



Order Filed on June 1, 2018 by  
Clerk, U.S. Bankruptcy Court -  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Roger Chavez, Esq. (RC4040)  
The National Newark Building  
744 Broad Street, Suite 1600  
Newark, NJ 07102  
(973) 735-0530  
Attorney for Debtor, JALVIS A. SOSA

In Re:

JALVIS A. SOSA,

Debtor.

Case No.: 18-16360/SLM

Chapter 13

Hearing Date: May 23, 2018 @ 9:00AM

Judge: Stacey L. Meisel

**ORDER RESOLVING CITIZENS BANK N.A.'S OBJECTION TO CONFIRMATION  
OF DEBTOR'S CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: June 1, 2018**

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

**Debtor:** JALVIS A. SOSA  
**Chapter 13 | Case No. 18-16360/SLM**  
**Caption of Order: ORDER RESOLVING CITIZENS BANK N.A.'S OBJECTION TO  
CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN**

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Upon consideration of the agreement between Roger Chavez, Esq., attorney for Debtor, Jalvis A. Sosa and Amy D. Brown, Esq. of Gellert, Scali, Busenkell & Brown, LLC, attorneys for Secured Creditor, Citizens Bank N.A., the holder of a lien on Debtor's vehicle, a 2016 GMC Yukon XL, regarding the Objection to Debtor's Chapter 13 Plan, and the Court noting the consent of the parties to the form, substance and entry of the within Order, and for cause shown, it is hereby;

It is **ORDERED, ADJUDGED** and **DECREED** that Secured Creditor's lien shall be paid in full through Debtor's Chapter 13 plan at an interest rate of 5.75%; and

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that the parties mutually agree on a value of \$22,911.00 for the subject vehicle; and

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that the total due to Secured Creditor, including interest, shall be \$26,417.00, consisting of the agreed value of \$22,911.00 and \$3,506.00 in interest that will accrue during the course of Debtor's Chapter 13 plan over 60 months;

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that if the length of Debtor's plan is adjusted to either less than or more than 60 months, the interest due under the plan will increase or decrease accordingly, and this order is subject to amendment; and

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that the Debtor shall maintain insurance on the vehicle in accordance with the terms of the loan documents during the entirety of this case and shall furnish proof of same annually and upon request;

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that Citizens Bank N.A.'s lien shall remain on the subject vehicle until Debtor has completed all plan payments and receives a discharge in this case; and

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** Citizens Bank N.A.'s lien will only be released upon the Debtor's receipt of his discharge and completion of his Chapter 13 plan. Any dismissal of the case or conversion to a Chapter 7 will result in a full reinstatement of the lien; and

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It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that the lien shall be released and extinguished upon the successful completion of the Debtor's Chapter 13 plan; and

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that Citizens Bank N.A. shall file a release of the lien within 30 days of the date of the service of Debtor's discharge; and

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that in the event Citizens Bank N.A. fails to discharge the release of lien within the prescribed period, the Debtor and/or Debtor's counsel may file a certified or exemplified copy of this order, along with a copy of the bankruptcy discharge order, which shall have the same force and effect of a discharge of lien; and,

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that Citizens Bank N.A.'s objection to confirmation is hereby resolved.

**IT IS SO ORDERED, ADJUDGED AND DECREED.**

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Jalvis A. Sosa  
Debtor

Case No. 18-16360-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2018.

db +Jalvis A. Sosa, P.O. Box 7035, Newark, NJ 07107-0035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 03, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2018 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com  
Roger Chavez on behalf of Debtor Jalvis A. Sosa rchavez01@aol.com, rchavez@chavezlegal.com  
Ronald S. Gellert on behalf of Creditor Citizens Bank, N.A. rgellert@gsbblaw.com,  
abrown@gsbblaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5